

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:  
LERETHA D LOWERY  
Debtor(s)

Case No. 17-33485

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/08/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/09/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: **\$0.00**

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNT RESOLUTION SVC	Unsecured	863.00	NA	NA	0.00	0.00
ACIMA CREDIT	Secured	1,200.00	NA	1,200.00	0.00	0.00
ACIMA CREDIT	Unsecured	1,422.00	NA	NA	0.00	0.00
ACL LABORATORIES	Unsecured	1.00	NA	NA	0.00	0.00
Ad Astra Recovery Serv	Unsecured	2,853.00	NA	NA	0.00	0.00
ADT SECURITY SERVICES	Unsecured	1.00	NA	NA	0.00	0.00
AR CONCEPTS	Unsecured	200.00	NA	NA	0.00	0.00
AR CONCEPTS	Unsecured	200.00	NA	NA	0.00	0.00
AR CONCEPTS	Unsecured	200.00	NA	NA	0.00	0.00
AR CONCEPTS	Unsecured	200.00	NA	NA	0.00	0.00
AR CONCEPTS	Unsecured	200.00	NA	NA	0.00	0.00
AR CONCEPTS	Unsecured	200.00	NA	NA	0.00	0.00
AR CONCEPTS	Unsecured	200.00	NA	NA	0.00	0.00
BARNES AUTO GROUP	Unsecured	3,252.00	NA	NA	0.00	0.00
Care Credit/GECRB	Unsecured	530.00	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	97.00	NA	NA	0.00	0.00
CHASE	Unsecured	400.00	NA	NA	0.00	0.00
CITY OF AURORA	Unsecured	240.00	240.00	240.00	0.00	0.00
CITY OF BERWYN	Unsecured	200.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	3,000.00	19,181.55	19,181.55	0.00	0.00
CITY OF ROLLING MEADOWS	Unsecured	200.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	542.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	2,348.00	2,395.92	2,395.92	0.00	0.00
CROSS CHECK	Unsecured	1.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	858.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	795.00	NA	NA	0.00	0.00
DR KIM YOUNG	Unsecured	1.00	NA	NA	0.00	0.00
HARBOR VILLAGE INC	Unsecured	8,546.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	651.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	783.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	2,407.35	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INTERNAL REVENUE SERVICE	Priority	16,000.00	22,545.80	22,545.80	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	27,608.55	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	16,000.00	7,721.13	7,721.13	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	9,460.08	0.00	0.00	0.00
LASALLE BANK	Unsecured	1.00	NA	NA	0.00	0.00
MAGE & PRICE	Unsecured	883.00	NA	NA	0.00	0.00
MFMI	Unsecured	150.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,000.00	NA	NA	0.00	0.00
NORTHEASTERN ILLINOIS UNIV	Unsecured	1.00	NA	NA	0.00	0.00
Nutribullet	Unsecured	1.00	NA	NA	0.00	0.00
PCC COMMUNITY WELLNESS	Unsecured	50.00	NA	NA	0.00	0.00
Penn Credit	Unsecured	319.00	NA	NA	0.00	0.00
PETER FRANCIS GERACI	Unsecured	1.00	NA	NA	0.00	0.00
RMI/MCSI	Unsecured	1.00	NA	NA	0.00	0.00
ROTO ROOTER PLUMBING & DRAIN	Unsecured	1.00	NA	NA	0.00	0.00
SELENE FINANCE	Secured	140,035.00	NA	NA	0.00	0.00
SELENE FINANCE	Secured	NA	NA	30,000.00	0.00	0.00
SHORT TERM LOANS LLC	Unsecured	NA	982.88	982.88	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	640.00	4,144.30	4,144.30	0.00	0.00
TCF BANK	Unsecured	400.00	NA	NA	0.00	0.00
TITLEMAX OF ILLINOIS	Secured	1,200.00	NA	1,200.00	0.00	0.00
US BANK	Unsecured	530.81	NA	NA	0.00	0.00
VCA BERWYN ANIMAL HOSPITAL	Unsecured	1.00	NA	NA	0.00	0.00
VILLAGE OF BELLWOOD	Unsecured	5,000.00	NA	NA	0.00	0.00
VILLAGE OF BELLWOOD	Secured	1,000.00	NA	1,000.00	0.00	0.00
VILLAGE OF FOREST PARK	Unsecured	200.00	NA	NA	0.00	0.00
VILLAGE OF OAK PARK	Unsecured	200.00	NA	NA	0.00	0.00
WEBBANK	Unsecured	1.00	NA	NA	0.00	0.00
WEST SUBURBAN MEDICAL CENTER	Unsecured	400.00	NA	NA	0.00	0.00
WESTLAKE HOSPITAL	Unsecured	400.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$30,000.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,200.00	\$0.00	\$0.00
All Other Secured	\$2,200.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$33,400.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$22,545.80	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$22,545.80</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$34,665.78</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$0.00</u>
Disbursements to Creditors	<u>\$0.00</u>

**TOTAL DISBURSEMENTS :** **\$0.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/12/2018

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.